

Attorney Docket No. 47004.000049
Application Serial No. 09/630,595

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claim Amendments

1-25. (canceled).

26. (currently amended) A method of authorizing transponder-enabled transactions, comprising:

associating transponder identification information with financial account information in an account table, wherein the financial account information comprises at least one of account number information, account type information, account balance information, and account limit information;

receiving by a transponder server of at least one of an issuing bank, a financial institution or a credit network ~~at least some~~ the transponder identification information emitted from ~~[[a]] the~~ transponder substantially upon presentation of both the transponder and a transaction for payment at a point of sale device, the payment comprising a payment amount, wherein the transponder identification information does not include the financial account information;

retrieving at least some of the financial account information ~~linked to associated with~~ the transponder identification information ~~in an from~~ the account table, the financial account information comprising at least

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~~one of account number information, account type information, account
balance information, and account limit information;~~

~~determining by an authorization unit authorization for charging~~
authorizing at least some of the payment amount to be charged to a
financial account represented by the financial account information based
on the payment amount and at least some of the financial account
information; and

communicating authorization to the point of sale device.

27. (canceled).

28. (previously presented) The method of claim 26, further comprising paying the
authorized payment amount to a merchant account associated with a merchant and
the issuing bank or financial institution.

29. (previously presented) The method of claim 28, wherein the merchant account is
associated with at least one of a merchant, retailer, or grocer.

30. (previously presented) The method of claim 26, further comprising issuing the
transponder to the holder of the financial account.

31. (previously presented) The method of claim 26, further comprising receiving
transponder identification information from the transponder via a wireless
interface.

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32. (previously presented) The method of claim 31, further comprising receiving transponder identification information via a RF interface or an infrared interface.
33. (previously presented) The method of claim 26, further comprising receiving at least some transponder identification information by the transponder server from multiple point of sale devices.
34. (canceled).
35. (previously presented) The method of claim 34, wherein the account type comprises a credit card, a debit card, a cash account, a telephone card account, or a special premises account for use by employees of an entity, a stored value account or a rewards account.
36. (previously presented) The method of claim 26, wherein the point of sale device comprises a cash register.
37. (previously presented) The method of claim 26, wherein the transponder is embedded in a personal article.
38. (previously presented) The method of claim 37, wherein the personal article comprises one of a key chain, pager, watch, clothing, key or transaction card.
39. (previously presented) The method of claim 26, wherein the point of sale device is located at one or more of a restaurant, a grocery or a retail outlet.

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40. (previously presented) The method of claim 26, further comprising registering
the financial account information via a network registration interface.